

Appendix Table V.9: Financial Performance of State Co-operative Agriculture and Rural Development Banks

(Amount in ₹ crore)

Item	As during		Percentage Variation	
	2017-18	2018-19P	2017-18	2018-19
1	2	3	4	5
A. Income (i+ii)	2,384	2,510	8.5	5.3
	(100.00)	(100.00)		
I. Interest Income	2,287	2,427	10.5	6.1
	(95.9)	(96.6)		
ii. Other Income	97	83	-24.2	-14.2
	(4.0)	(3.3)		
B. Expenditure (i+ii+iii)	2,394	2,559	0.5	6.9
i. Interest Expended	1,502	1,376	1.2	-8.4
	(62.7)	(53.7)		
ii. Provisions and Contingencies	452	394	-7.0	-12.8
	(18.8)	(15.4)		
iii. Operating Expenses	402	454	-2.0	13.1
	(16.7)	(17.7)		
<i>Of which : Wage Bill</i>	344	377	1.7	9.8
	(14.3)	(14.7)		
iv. Other Expenditure	38	335		
	(1.5)	(13.0)		
C. Profits				
i. Operating Profits	442	345	45.9	-21.9
ii. Net Profits	-9.4	-49.2		

Notes: 1. Figures in parentheses are percentages to total income/expenditure.

2. Y-o-Y variations could be slightly different because absolute numbers have been rounded off to ₹ 1 crore in the table.

3. Components may not add up to the total due to rounding off.

4. P- Provisional.

Source: NABARD.